

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN**

In re *Arrow of Michigan, Inc.*  
a Michigan Corporation  
dba See Addendum to Voluntary Petition

Case No.  
Chapter 11

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Name of Creditor and Complete Mailing Address Including Zip Code	Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted	Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.)	Indicate if Claim is Contingent, Unliquidated, Disputed, or Subject to Setoff	Amount of Claim (If Secured Also State Value of Security)
1 <i>Huntington National Bank</i> 2361 Morse Road Columbus OH 43229	Phone: <i>Huntington National Bank</i> 2361 Morse Road Columbus OH 43229		Value: Net Unsecured:	\$ 745,000.00 \$ 300,000.00 \$ 445,000.00
2 <i>Michigan Dept of Treasury</i>  Attn: Marsha, Collection Lansing MI 48909	Phone: <i>Michigan Dept of Treasury</i> PO BOX 30199 Attn: Marsha, Collection Lansing MI 48909	State Tax Lien		\$ 181,657.17
3 <i>Huntington National Bank</i> 2361 Morse Road Columbus OH 43229	Phone: <i>Huntington National Bank</i> 2361 Morse Road Columbus OH 43229	Security Agreement	Value: Net Unsecured:	\$ 213,000.00 \$ 32,627.00 \$ 180,373.00
4 <i>State of Michigan UIA</i>  3024 W Grand Blvd Detroit MI 48202	Phone: <i>State of Michigan UIA</i> SOM Dept of Lic & Reg Affairs 3024 W Grand Blvd Detroit MI 48202	State Tax Lien		\$ 111,334.05
5 <i>Huntington National Bank</i> 2361 Morse Road Columbus OH 43229	Phone: <i>Huntington National Bank</i> 2361 Morse Road Columbus OH 43229		Value: Net Unsecured:	\$ 67,000.00 \$ 0.00 \$ 67,000.00

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6 <i>Accident Fund Ins Co of America</i> <i>PO Box 77000</i> <i>Detroit MI 48277-0125</i>	Phone: <i>Accident Fund Ins Co of America</i> <i>PO Box 77000</i> <i>Detroit MI 48277-0125</i>			\$ 43,915.80
7 <i>The Drying Team</i> <i>5121 Lewisburg Hwy</i> <i>Pulaski TN 38478</i>	Phone: <i>The Drying Team</i> <i>5121 Lewisburg Hwy</i> <i>Pulaski TN 38478</i>	Services		\$ 43,335.28
8 <i>Internal Revenue Service</i>  <i>PO BOX 21126</i> <i>Philadelphia PA 19114-0326</i>	Phone: <i>Internal Revenue Service</i> <i>Centralized Insolvency Ops</i> <i>PO BOX 21126</i> <i>Philadelphia PA 19114-0326</i>	Federal Tax Lien   Value: Net Unsecured:		\$ 202,015.50   \$ 160,000.00 \$ 42,015.50
9 <i>Schenk Boncher &amp; Rypma</i> <i>601 Three Mile Rd NW</i> <i>Grand Rapids MI 49544</i>	Phone: <i>Schenk Boncher &amp; Rypma</i> <i>601 Three Mile Rd NW</i> <i>Grand Rapids MI 49544</i>	Services		\$ 28,879.36
10 <i>Flooring America</i> <i>Supercenter</i> <i>900 44th St SW</i> <i>Wyoming MI 49509</i>	Phone: <i>Flooring America</i> <i>Supercenter</i> <i>900 44th St SW</i> <i>Wyoming MI 49509</i>	Judgment		\$ 26,413.31
11 <i>City of Grand Rapids</i>  <i>300 Monroe Ave NW</i> <i>Grand Rapids MI 49503</i>	Phone: <i>City of Grand Rapids</i> <i>City Hall, 3rd Floor Room 380</i> <i>300 Monroe Ave NW</i> <i>Grand Rapids MI 49503</i>	Income tax liability		\$ 25,352.00
12 <i>Rhoades McKee</i>  <i>Suite 600</i> <i>Grand Rapids MI 49503</i>	Phone: <i>Rhoades McKee</i> <i>161 Ottawa Ave NW</i> <i>Suite 600</i> <i>Grand Rapids MI 49503</i>	Services		\$ 23,384.13
13 <i>Matthew and Donna Penny</i> <i>5793 Rollaway Dr. NE</i> <i>Comstock Park MI 49321</i>	Phone: <i>Matthew and Donna Penny</i> <i>5793 Rollaway Dr. NE</i> <i>Comstock Park MI 49321</i>	Property Tax Lease Obligation		\$ 20,964.10

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14 ABC Supply 2601 S. Division Ave Grand Rapids MI 49507	Phone: ABC Supply 2601 S. Division Ave Grand Rapids MI 49507	Judgment		\$ 20,783.89
15 Matthew and Donna Penny 5793 Rollaway Dr. NE Comstock Park MI 49321	Phone: Matthew and Donna Penny 5793 Rollaway Dr. NE Comstock Park MI 49321	Property Tax Lease Obligation		\$ 14,412.99
16 Grand River Insurance Agency PO Bxo 316 New Rochelle NY 10804	Phone: Grand River Insurance Agency PO Bxo 316 New Rochelle NY 10804	Insurance		\$ 14,233.79
17 Chuck & Cathy Lesco  32 Market Ave SW, Ste 500 Grand Rapids MI 49503	Phone: Chuck & Cathy Lesco c/o McGarry Bair PC 32 Market Ave SW, Ste 500 Grand Rapids MI 49503	Judgment		\$ 12,000.00
18 Mike Schmidt, CPA  Suite 315 Grand Rapids MI 49504	Phone: Mike Schmidt, CPA 750 Front St NW Suite 315 Grand Rapids MI 49504	Services		\$ 10,734.00
19 Chem Max 6479 Norton Center Dr Muskegon MI 49441	Phone: Chem Max 6479 Norton Center Dr Muskegon MI 49441	Vendor		\$ 9,979.56
20 Cummngs McClorey Davis & Acho PLC 33900 Schoolcraft Rd Livonia MI 48150-1392	Phone: Cummngs McClorey Davis & Acho PLC 33900 Schoolcraft Rd Livonia MI 48150-1392	Services		\$ 6,896.24

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Debtor(s)

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**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS****DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION**

I, Matthew J. Penny, President of the Corporation named  
as debtor in this case, declare under penalty of perjury that I have read the foregoing List of Creditors Holding Twenty Largest Unsecured Claims and that  
they are true and correct to the best of my knowledge, information and belief.

Date: 9/25/2014Signature /s/Matthew J. PennyName: Matthew J. PennyTitle: President